

<b>Information to identify the case:</b>			
Debtor 1:	Kathleen L Baylock		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	19-23780-JNP		
	Social Security number or ITIN:	xxx-xx-0283	
	EIN:	--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--	
	Date case filed for chapter:	13	7/16/19

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Kathleen L Baylock	
<b>2. All other names used in the last 8 years</b>	fka Kathleen L Mason, fka Kathleen L Langston	
<b>3. Address</b>	1446 S. 9th Street Camden, NJ 08104	
<b>4. Debtor's attorney</b> Name and address	Mark W Ford Law Office of Mark W. Ford, LLC P.O. Box 110 4 1/2 North Broadway Gloucester City, NJ 08030	Contact phone (856) 456-8811
<b>5. Bankruptcy trustee</b> Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 – Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 <a href="http://www.standingtrustee.com">www.standingtrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 7/17/19

**For more information, see page 2**



**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kathleen L Baylock  
 Debtor

Case No. 19-23780-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Jul 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2019.

db	+Kathleen L Baylock, 1446 S. 9th Street, Camden, NJ 08104-1544
518353869	+Aspen Mastercard, P.O. Box 105555, Atlanta, GA 30348-5555
518353870	+CCMUA, P.O. Box 1105, Bellmawr, NJ 08099-5105
518353871	+Cherry Hill Township Municipal Court, 820 Mercer Street, Cherry Hill, NJ 08002-2638
518353872	+City of Camden, 520 Market Street, Camden, NJ 08102-1399
518353874	+Deptford Township Municipal Court, 1011 Cooper Street, Woodbury, NJ 08096-3076
518353876	+Midland Funding, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
518353878	PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
518353879	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
518353877	+Pennsauken Municipal Court, 2400 Bethel Avenue, Merchantville, NJ 08109-2791
518353880	+State of New Jersey Dept of Labor & Work, P.O. Box 951, Trenton, NJ 08625-0951
518353881	State of New Jersey Surcharge Violation, P.O.Box 4775, Trenton, NJ 08650-4775

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: markfordlaw@juno.com Jul 17 2019 23:53:12	Mark W Ford, Law Office of Mark W. Ford, LLC, P.O. Box 110, 4 1/2 North Broadway, Gloucester City, NJ 08030
tr	+E-mail/Text: pmarraffa@standingtrustee.com Jul 17 2019 23:53:34	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 17 2019 23:54:24	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 17 2019 23:54:23	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518353875	+E-mail/Text: bankruptcy.bnc@ditech.com Jul 17 2019 23:54:09	Ditech Financial LLC, 1400 Turbine Drive, Rapid City, SD 57703-4719
518353882	+EDI: VERIZONCOMB.COM Jul 18 2019 03:28:00	Verizon, PO Box 4833, Trenton, NJ 08650-4833
		TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518353873*	+City of Camden, 520 Market Street, Camden, NJ 08102-1399
518353883*	+Verizon, PO Box 4833, Trenton, NJ 08650-4833

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2019 at the address(es) listed below:

Isabel C. Balboa	ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Mark W Ford	on behalf of Debtor Kathleen L Baylock markfordlaw@juno.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3